

GOING IT ALONE:

WHY ELIGIBLE FAMILIES CHOOSE NOT TO RECEIVE PUBLIC BENEFITS

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Introduction

National research has found repeatedly that families that utilize work supports following exiting from TANF are more likely to remain off the welfare rolls and move toward self-sufficiency. Many more families teeter on the brink of welfare receipt, and work supports and other benefit programs can enhance the well-being of these parents and children. Yet, every day, parents choose *not* to receive benefits that seem in their financial best interests—even in families where dire financial circumstances make them eligible for an array of benefits. Little research has probed the reasons families make these choices.

The Washington State Office of Financial Management conducted telephone surveys with 501 parents, all of whom were low-income (household incomes below 200% of the 2004 federal poverty guidelines) and had at least one child under eighteen at home. Respondents were asked about the public benefits they currently received and reasons for not using benefits for which their family was potentially qualified. This is the first part of a three-part study. A forthcoming report will finalize results from the same survey, with the sample size doubled to 1,000; the additional 500 responses will be gathered from a stratified sample of Black, Hispanic, Native American, Vietnam-born and Russia- or Ukraine-born parents. Some of the findings presented below may change with the additional sample. The third part is based on a separate survey which probes more deeply into families' decisions around receipt of child care subsidies.

Summary of Findings

Interviewers asked respondents whether they received any of the following benefits: Temporary Aid to Needy Families (TANF), food stamps, Medicaid, Working Connections Child care subsidies (WCCC), tuition assistance (for state community colleges), Special Supplemental Nutrition Program for Women, Infants and Children, (WIC), or the federal Earned Income Tax Credit (EITC).¹ For each of the benefits the respondent did *not* receive, the interviewer offered a menu of possible explanations why the respondent and their family might have chosen not to receive that benefit. The findings below summarize the participation rates for the seven benefits, and the reasons that respondents gave for not receiving those benefits for which they were likely to be eligible.

GENERAL ATTITUDES TOWARD BENEFIT RECEIPT

Many of the survey respondents held strongly to a personal desire not to be on welfare of any kind. While 80% of the sample did receive at least one of the benefits mentioned, two-thirds of the respondents said that they “don’t want to rely on welfare,” to explain why they did not receive other benefits. Many others saw their financial situation as temporary—41.6% of all respondents said they “would be making more money soon.” And almost half were deterred by the process of going to the office to apply: 48.6% said either that they “didn’t want to deal with DSHS” or they “would find going to the office embarrassing or uncomfortable.” These responses to the general reasons were consistent regardless of what benefits a respondent actually received.

Respondents had heard of most of the benefits discussed, but in some cases significant minorities had not. Medicaid and Food Stamps were particularly well known, at 97% and 99% familiarity, respectively. Most respondents were aware of WIC (89%), WCCC (82%), TANF (71%), EITC (66%) and tuition

¹ While this is by no means an exhaustive list of state and federal supports for low-income families, this selection was made in the interest of keeping the survey to a manageable length, and addressing those programs where the research might have the most bearing on policy.

assistance (61%). Very few respondents seemed completely unaware of benefits—only 36 were not aware of two benefits, and only 9 were not aware of three.

BENEFIT-SPECIFIC RESPONSES

For the benefits below, the analysis is limited to households likely to qualify for each benefit, according to study data and information about program eligibility (appendix X).

Food Stamps: Almost two-thirds of the respondents (63%²) said “could get by without this benefit,” implying that while they knew about food stamps and perhaps thought they would be eligible, they chose not to receive them. These were, for the most part, the same respondents who said they generally “don’t want to rely on welfare.” Almost as many respondents believed that they make too much money to be eligible for food stamps (57%). The only other response that was true substantial number of households was “it’s too much of a hassle to apply. (26%)” Again, these were the very same respondents who “don’t want to rely on welfare.”

EITC: A large number of potential EITC recipients had never heard of the credit (36%). Among the respondents who had heard of, but not received, the EITC, most (50%) believed they “make too much money to be eligible.” Other frequently cited reasons for not receiving the EITC were that they “knew [they] didn’t have to file a tax return, so [they] didn’t think the EITC had anything to do with [them]” (35%), and that they “applied....but were told [they] didn’t qualify” (22%). Both of these responses appeared relatively equally across income groups, so the numbers were not significantly inflated by non-workers, who do not qualify for the EITC.

Tuition assistance: The responses in this section included only parents who were interested in getting more education. Among those who knew that tuition assistance was available, the bulk of the respondents said they “don’t have time to go to school. (69%)” Combined with the smaller number who said they “need to stay at home with children,” 72% of respondents were unable to attend school due to time constraints. (The need to stay home with children could also be viewed as a financial restraint.)

Second to time constraints, financial constraints were the deciding factor for many parents. Many said they are “not going to school because they can’t afford to go,” (64%) and an addition 18 (for a total of 73%) felt that to attend school they would “have to go into debt, and [they] don’t want to do that.” These respondents believed that school was unaffordable despite their awareness of financial aid opportunities.

Medicaid: While ‘Medicaid’ can refer to a menu of assistance programs, the rough eligibility guidelines used to determine the sub-sample were those for the state’s Family Medical program. This includes all TANF-eligible families. In many cases, however, families at higher incomes may qualify for transitional Medicaid; thus households with incomes up to 125% FPL were considered as well, and these are discussed below.

Because so much of the sample received Medicaid, the numbers in this section were small. Among those who had heard of Medicaid, the most common reason for not receiving the benefit was that they believed they “make too much money to be eligible” (37%). Another sizeable group felt that they “can get by without these benefits” (44%).

² For detailed explanation of the variations in sample sizes, see the separate sections for each benefit.

TANF: The TANF responses looked much like the Medicaid responses, except a larger number had not heard of the benefit, although it was described many ways (31, 29%). The largest number of respondents said they “make too much money to be eligible” (41, 55%). Again, the other sizable group felt that they could “get by without these benefits” (16, 64%) .

WIC: Respondents’ reasons for not using the WIC program paralleled the TANF responses. Fewer had not heard of the benefit, (14, 11%). The largest number of respondents said they “make too much money to be eligible” (51, 46%) and the other sizable group felt that they could “get by without these benefits” (30, 71%) .

WCCC: Again, the most common response was that respondents felt they “make too much money to be eligible” (50, 42%), (although the cut-off for survey inclusion is the same as the WCCC income eligibility level). and again, many others felt that they could “get by without these benefits” (46, 74%). A fair number were not aware of the program (26, 18%). Among the 46 respondents who said they could get by without WCCC, 34 also said that they have “arrangements with a relative, friend or neighbor,” and either did not know that the arrangement can be subsidized, or choose not to.³

Literature review

There has been a fair amount of research in the past ten years on the take-up or participation rates of various benefits. Most studies have focused on one or two benefits in particular, and most have used secondary, national data sources.

Generally, among the benefits considered in this paper, there has been a consistent finding that automatic enrollment increases take up (Remler, Currie, Pavetti, Schott). Findings were mixed on the impact of reducing other administrative barriers: Remler found little effect, Currie found the impact was only significant when the barriers were reduced as a group, Bitler found that less-strict program rules correlated with greater WIC participation across states, and Pavetti & Schott found that administrative barriers do matter to Medicaid and food stamps focus-group participants.

Higher benefit levels are correlated with higher levels of participation (Remler, Huffman, GAO), as are current or past use of other benefits⁴ (Bitler, Huffman, Mikelson, Zedlewski 2004, GAO, Swann). Confusion about eligibility has found to be a participation barrier across benefits (Stuber, Perry, Remler, CRCW 2002). Multiple studies found that social stigma played less of a discouraging role than commonly assumed (Remler, Currie).

Medicaid has been the most-studied benefit, with a common finding in many studies that lower participation levels were associated with longer and more complicated enrollment forms (Stuber, Perry, Pavetti, and Schott). More than one study also found a prevalent misconception that a family had be receiving cash assistance to receive Medicaid (Stuber, Perry).

Across benefits, personal and demographic characteristics seemed to affect participation rates similarly. For all benefits studied, lower incomes (within eligible ranges), citizenship, disability, and older householders were all tied to higher participation rates (Bitler, Swann, Zedlewski 2002, Blank, Huffman, Mikelson, McKernan,

³ The other twelve respondents who said they can “get by without WCCC” also said that their “children care for themselves,” (4), “it was “too confusing or too much hassle,” (2), they “didn’t think they would qualify,” (2) “DSHS won’t pay [their] provider because they charge too much,” (1), “the co-payment was too much” (1) and “they weren’t working” (3).

⁴ The exception is EITC, for which findings have been mixed on this point (see Phillips, Scholz, 1994).

Fix). Higher levels of education decreased participation in all benefits except the EITC (Bitler, Swann, Blank, Mikelson, Scholz). Larger families increased participation in food stamps and TANF/AFDC, and decreased participation in the EITC and WIC (Bitler, Zedlewski 2002, Blank, Scholz, Mikelson, McKernan). Single-parent households were more likely to receive TANF and food stamps, but findings conflicted on the EITC (Zedlewski 2002, Huffman, Clark, Mikelson, McKernan, Scholz, Phillips). Hispanic households were less likely to receive Medicaid, according to Stuber, more likely to get WIC and TANF/AFDC (Bitler, Swann, Blank) and less likely to get the EITC (Phillips, Scholz).

Other studies model take-up rates in various programs, or challenge government figures for take-up rates. Medicaid, TANF, and food stamps studies examine the impact that non-participation has on family well-being (Davidoff, [2000 & 2001], Zedlewski 2002, GAO). Because of the general reliance on secondary data, only qualitative studies (Zedlewski 2003, Stuber, Perry, Pavetti, Schott) have explored families' reasons for non-participation beyond the personal and demographic characteristics described above.

Data & Methods

The survey sample was selected through random-digit dialing, using telephone exchanges ranked by average income. The sample included the lowest-income exchanges up to the level at which the sample included 50% of all listed phone numbers. Over the summer of 2004, these phone numbers were called by Gilmore Research Group of Seattle. Respondents were screened to ensure that household incomes fell at or below 200% FPL and there was a child in the household. Selected and cooperating households in the sample completed a telephone survey with an average length of 12 minutes.

Respondents were asked whether they currently receive any of the seven benefits listed above. Following this program-participation section, respondents were asked to choose from eleven general reasons for not receiving benefits for which they were potentially eligible. Then followed the benefit-specific section, in which respondents were offered between nine and seventeen possible reasons for *not* receiving each benefit (along with an open-ended option).⁵

The survey concluded with a few further probes in order to place each family into one of three income levels categories.

Respondents were asked if they would be willing to allow researchers to access any state records on benefits received. For the 287 respondents who gave permission for the researchers to do so, self-reports of benefit receipt were validated against state administrative records.

Because of the framework of the survey, each benefit section had a declining number of respondents after the first few reasons offered, which triggered skip patterns to the next benefit. (For example, respondents who said they were not aware that there was a food stamps program were not given further options in the food stamps section.) Thus in the results reported the numbers decline up to a certain point in each table of responses. Skipped responses were removed from the sample; refusals and 'don't know' were coded as 'no' for that item.

For each of six variables on personal and family characteristics provided by respondents (income category, number of children, number of adults, age of youngest child, rural or urban, and eastern or western Washington) tests of significant relationships with responses were performed using the Rao-Scott chi-squared test, with a threshold p-value of 0.05.

⁵ For the full text of the survey, see Appendix A

Response rates

The target population proved very challenging to reach by telephone. Cell phones were not included in the random-digit-dialing selection. To reach the total of 501 completed surveys, the surveying firm dialed 15,594 phone numbers. Of these, 6,903 made contact with an individual in a household. Of the 4,574 households that agreed to listen to the introduction to the survey, 89% met the income target, and 22% had a child under 18 in the home, for an overall eligibility rate of 19.6%. The overall response rate for the survey was 10.9%. Among qualified respondents, the completion rate was 54%.⁶

Description of Households

The households surveyed had, on average, 4.0 family members, 2.1 of whom were children. The largest household surveyed had 13 members; the greatest number of children was 8. The mean age of the youngest child in the family was 6.3. The mean age of the respondent was 35, although ages ranged from 19 to 61. Most interviews (73%) were conducted with the mother.

Families were divided into three income categories: income less than 85% of the 2004 federal poverty guidelines, 86% to 125%, and 126% to 200%. The sample distribution was as follows:

TABLE 1: INCOME CATEGORIES

income category	annual income for a family of four (upper threshold)	N	%
85% and under	0 - \$16,023	177	35.3%
86-125%	\$16,024 - \$23,563	122	24.4%
126-200%	\$23,564 - \$37,700	172	34.3%
missing		30	6.0%

The majority of the sample lived in rural areas (73%), and more than half lived in the western part of the state (60%). Most identified themselves as white (82%). Other ethnicities are given in Table 2:⁷

TABLE 2: RACE & ETHNICITY

ethnicity	N	%
White	412	82.2%
Black	27	5.4%
Asian	11	2.2%
ethnicity (continued)	N	%
Pacific Islander	8	1.6%
American Indian	24	4.8%
other	9	1.8%
missing	10	2.0%

Nine percent of the sample (45 respondents) identified themselves as Hispanic.

⁶ For final disposition of the survey, see Appendix B.

⁷ As mentioned above, larger ethnic/racial minority sub-samples will be the focus of the forthcoming second part of this research.

The survey respondents are very similar to the low-income respondents to the Washington State Population Survey, and very unlike the state population of families with children in general. Benefit survey households have somewhat younger children than other poor households.

TABLE 3: SURVEY RESPONDENTS COMPARED TO THE STATE POPULATION

	benefits survey	all families with children, income < 200% FPL	all families with children ⁸
mean number of children	2.1	2.2	1.8
median age of youngest child	5.0 years	7.0 years	7.0 years
mean number of adults in household	1.9	1.8	2.0
living in urban areas	27%	n/a	n/a
living in western Washington	60%	66%	77%
non-white	16%	17%	13%
Hispanic ⁹	9%	24%	10%

Participation Levels

Not surprisingly, due to the sample selection condition that households have earnings less than 200% of the poverty threshold, most households received at least one of the benefits referred to in the survey (400, or 80%). Many received two or more benefits:

TABLE 4: NUMBER OF BENEFITS RECEIVED

number of benefits received	N (sample N = 500)	%
0	101	20.2%
1	109	21.8%
2	101	20.2%
3	94	18.8%
4	66	13.2%
5	28	5.6%
6	1	0.2%
7	1	0.2%

Not every low-income family is eligible for all benefits. Considering only those who qualify for each benefit (according to the income information collected in the survey), the take-up rate is highest among those eligible for Medicaid:¹⁰

⁸ Washington State Population Survey, Washington State Office of Financial Management, 2002.

⁹ The under-representation of Hispanic households will be corrected in the additional sample to be analyzed in the second part of this research.

¹⁰ The criteria used for deeming a respondent's potential qualification for each benefit are given in Appendix C.

TABLE 5: PARTICIPATION RATES

benefit	receiving	eligible	%
Medicaid (85% FPL and under)	146	177	82.5%
Medicaid (125% FPL and under) ¹¹	240	329	72.9%
food stamps	168	329	51.1%
WIC ¹²	114	242	47.1%
EITC	185	440	42.1%
TANF	70	177	39.6%
WCCC ¹³	62	187	33.2%
tuition	55	469	11.7%

There are slight, yet statistically significant, variations in patterns of receipt by sub-populations. All the relationships below are significant at the $p \leq 0.05$ level.

TABLE 6: FACTORS CORRELATING WITH BENEFIT RECEIPT

age of youngest child in household	infant	preschool (2-4)	elementary (5-8)	middle (9-12)	teen (13-17)	N
Medicaid receipt	85.7%				60.9%	177
WCCC receipt	16.6%			0.7%	n/a	424
number of adults in household	1 adult	2 or more adults				N
EITC receipt	45.6%	34.6%				440
TANF receipt	57%	26%				176
Food stamp receipt	70%	41%				327
WCCC receipt	33%	7%				422
eastern / western Washington household	west	east				N
WCCC receipt	16.8%	9.5%				424
household income	85% and under	86-125%				N
Food stamp receipt	66%	33%				299

The findings on TANF and food stamp receipt in one- and two-parent households are consistent with findings from a recent national study.¹⁴ No other factors accounted for (rural/urban households, number of children in a household) had a significant impact on receipt of any benefits.

¹¹ Medicaid receipt thresholds are given at two poverty levels. While not all households between 85-125% FPL would qualify for Medicaid, enough would as a post-TANF transitional benefit that their exclusion would be misleading. Far fewer households at 126% FPL and above would qualify.

¹² WIC eligibility is determined at a fixed point in time and extends for a set period. Thus an individual may continue to receive WIC when their current income would no longer qualify them. Thus some number of those receiving WIC in this survey would not meet WIC eligibility criteria using the data provided in the survey.

¹³ As noted above, survey households have younger children than poor households statewide. As a result, the participation rate in WCCC may be higher than in the general population.

Reasons for Non-Receipt

The bulk of the survey walked respondents through each of the specific benefits they had told the interviewer they did *not* receive, and enumerated specific reasons why they may have made that choice. Respondents were given the opportunity to choose as many reasons as applied to their household.

Food Stamps: Of the 501 survey respondents, 329 had income levels that potentially qualified them for food stamps. Of these, 161 were *not* receiving food stamps. Two of these respondents had never heard of the program, leaving 159 respondents to supply other reasons for not receiving this benefit.

TABLE 7A: REASONS FOR NON-RECEIPT OF FOOD STAMPS

mutually exclusive responses ('yes' generates skip to next benefit section)	yes	N	%
Is the reason because you've never heard of Food Stamps?	2	161	1.2%
Is it because you make too much money to be eligible?	90	159	56.6%
Is it because your application is in process?	8	69	11.6%
Is it because you used to get food stamps, but were told you no longer qualified?	9	63	14.3%
other reasons (more than one response allowed)			
Is it because you can get by without these benefits?	34	54	63.0%
Is the reason that it's too much of a hassle to apply?	14	54	25.9%
Is the reason because you were eligible, but it was for such a small amount it wasn't worth the trouble?	6	54	11.1%
Is the reason because you applied, and were told you can't get Basic Food?	4	54	7.4%
Is the reason because you used to get food stamps, but you didn't like the rules?	2	54	3.7%

It is important to note that the most common specific reason, “Is it because you make too much money to be eligible?” refers only to the respondent’s *perception* of their eligibility. Only households with incomes below 125% FPL were included in the tally, and the food stamp income threshold is roughly 130%, so most would actually be eligible for food stamps.

Respondents who potentially qualified for food stamps also provided general explanations for their decisions not to receive the full range of benefits available to them. For the food-stamp-eligible group, these explanations are given below:¹⁵

¹⁴ Melissa A Clark, Laura Castner, and Anu Rangarajan found consistent results for food stamp and TANF receipt in “Public Assistance Use Among Two-Parent Families: An Analysis of TANF and Food Stamp Program Eligibility and Participation,” (Mathematica Policy Research, Inc., 2004), controlling for income and other socioeconomic characteristics.

¹⁵ The total N for each item in the non-benefit specific reasons fluctuates slightly in this and the tables below. This is due to a small number of voluntary skips for each item.

TABLE 7B: REASONS FOR NON-RECEIPT OF FOOD STAMPS

non-benefit-specific reasons (more than one response allowed)	yes	N	%
You don't want to rely on welfare.	105	156	67.3%
You own a car and do not want to sell it.	91	156	58.3%
You didn't want to deal with DSHS.	64	155	41.3%
You will be making more money soon.	58	145	40.0%
You would find going to the office embarrassing or uncomfortable.	50	155	32.3%
You don't know how to apply for benefits.	34	160	21.3%
You are working and cannot take time off to apply.	33	158	20.9%
You didn't want anyone asking your employer how much you earn.	27	157	17.2%
You are not a citizen of the US.	11	160	6.9%
You thought receiving other benefits might affect your 5-year time limit on TANF.	10	149	6.7%
You thought receiving benefits might affect your immigration status.	5	158	3.2%

Income and whether the household was rural or urban were significantly related to respondents' reasons for not receiving food stamps:

TABLE 8: FACTORS CORRELATING WITH FOOD STAMP REASONS

household income	85% and under	86-125%	N
Is it because you make too much money to be eligible?	40.7%	63.4%	141
Is the reason that it's too much of a hassle to apply?	44.0%	11.1%	52
urban / rural household location	urban	rural	N
Is the reason because you were eligible, but it was for such a small amount it wasn't worth the trouble?	5.0%	25.0	52

Earned Income Tax Credit: Of the 501 survey respondents, 59 had four or more children, and were therefore not included in the EITC subsample.¹⁶ Of the 442 households with three or fewer children, 245 did not receive the EITC in the most recent tax year. Eighty-seven of these respondents had never heard of the program, leaving 158 respondents to supply other reasons for not receiving this benefit. These respondents gave the reasons below for not receiving the credit. (General responses were not limited to those who had heard of the EITC.)

TABLE 9A: REASONS FOR NON-RECEIPT OF EITC

mutually exclusive responses ('yes' generates skip to next benefit section)	yes	N	%
Is it because you have never heard of the EITC?	87	245	35.5%
Is it because you make too much money to be eligible?	79	158	50.0%
Is it because your application is in process?	3	79	3.8%
Is the reason because you applied for the EITC, but were told you didn't qualify?	17	76	22.4%

¹⁶ The poverty level at which a household is eligible for the EITC varies by family size (see Appendix C). For families with more than three children, eligibility levels fall between 125% and 200% of the FPL, so the eligibility of households in this sample cannot be determined

other reasons (more than one response allowed)	yes	N	%
Is it because you knew you didn't have to file a tax return, so you didn't think the EITC had anything to do with you?	20	57	35.1%
Is it because you can get by without these benefits?	8	57	14.0%
Is it because you didn't work in the past year?	19	57	33.3%
Is it because the instructions on the tax form are confusing, so you didn't fill it out?	4	57	7.0%
Is the reason because you didn't find out about it by April 15, so you assumed it was too late?	4	57	7.0%
Is it because its difficult for you to read flyers and posters, and no one ever talked to you about it?	3	57	5.3%
Is it because you would rather have nothing to do with the IRS or taxes?	3	57	5.3%
Is the reason because you didn't know where to get the forms you needed?	2	57	3.5%
Is it because you filed a tax form with your employer, but it turned out it wasn't for EITC?	1	57	1.8%
Is it because the forms weren't available in your language?	0	57	0.0%

Respondents who potentially qualified for EITC also provided general explanations for their decisions not to receive the full range of benefits available to them. For this group, these explanations are given below:

TABLE 9B: REASONS FOR NON-RECEIPT OF EITC

non-benefit-specific reasons (more than one response allowed)	yes	N	%
You don't want to rely on welfare.	176	265	66.4%
You own a car and do not want to sell it.	126	270	46.7%
You will be making more money soon.	114	252	45.2%
You didn't want to deal with DSHS.	107	272	39.3%
You would find going to the office embarrassing or uncomfortable.	83	267	31.1%
You don't know how to apply for benefits.	49	274	17.9%
You didn't want anyone asking your employer how much you earn.	45	267	16.9%
You are working and cannot take time off to apply.	44	270	16.3%
You are not a citizen of the US.	17	275	6.2%
You thought receiving other benefits might affect your 5-year time limit on TANF.	16	262	6.1%
You thought receiving benefits might affect your immigration status.	4	273	1.5%

Quite a few characteristics had significant impacts on the reasons given for not receiving the EITC, particularly household income and whether the household was in eastern or western Washington:

TABLE 10: FACTORS CORRELATING WITH EITC REASONS

Household income	85% and under	86-125%	126-200%	N
Is it because you didn't work in the past year?	50.0%		8.3%	48
Is it because you knew you didn't have to file a tax return, so you didn't think the EITC had anything to do with you?	53.6%	18.5%		55
Is it because you have never heard of the EITC?	41.5%		23.8%	219
You are working and cannot take time off to apply.	12.1%		23.0%	257
You are not a citizen of the US.	8.3%		1.0%	257
Is it because you make too much money to be eligible?	25.5%	64.2%		146

number of children in household		1 child		2 children		3 children		N					
Is the reason because you applied for the EITC, but were told you didn't qualify?				28.1%				6.7%		72			
You don't know how to apply for benefits.				20.5%				7.0%		276			
urban / rural household location		urban		rural						N			
You didn't want anyone asking your employer how much you earn.		13.6%		24.3%						276			
eastern / western Washington household		west		east						N			
You don't know how to apply for benefits.		22.6%		10.7%						276			
You didn't want to deal with DSHS.		43.9%		31.3%						276			
You didn't want anyone asking your employer how much you earn.		20.1%		10.7 %						276			
You would find going to the office embarrassing or uncomfortable.		34.8%		23.2%						276			
You are working and cannot take time off to apply.		19.5%		10.7%						276			
age of youngest child in household		infant		preschool (2-4)		elementary (5-8)		middle (9-12)		teen (13-17)		N	
You didn't want anyone asking your employer how much you earn.		4.8%				19.6%						276	
number of adults in household		1 adult		2 or more adults								N	
Is it because you make too much money to be eligible?		20.9%		63.1%								154	
Is it because you didn't work in the past year?		54.2%		24.0%						49			

Tuition Assistance: All households in the survey are potentially qualified for some type of tuition assistance at community colleges. Interviewers did not specify whether they were referring to State Needs Grants, Pell grants, or loans such as worker retraining funds, WorkFirst tuition aid, or work study funds. Respondents who stated that they did receive financial aid may have been referring to any of these (or private aid).

Of the 501 survey respondents, 55 were currently receiving aid, leaving 446 potential respondents. Of these 138 said they were not interested in more education, leaving 273 to provide other benefit-specific reasons.

TABLE 11A: REASONS FOR NON-RECEIPT OF TUITION ASSISTANCE

mutually exclusive responses ('yes' generates skip to next benefit section)	yes	N	%
Is it because you've applied for financial aid, and were told you are not eligible?	19	273	7.0%
Is it because you make too much money to be eligible for financial assistance?	31	254	12.2%
Is it because your application is in process?	22	223	9.9%
other reasons (more than one response allowed)			
Is it because you can get by without these benefits?	48	201	23.9%
Are you not going to school because you can't afford to go?	128	201	63.7%
Is it because you didn't think you could get help to pay for school or that school could be free?	78	201	38.8%
Is it because you don't have time to go to school?	139	201	69.2%
Is it because applying for financial aid would be too much hassle?	33	201	16.4%
Is it because you would have to go into debt, and you don't want to do that?	93	201	46.3%
Is it because you used to get financial aid, but you dropped out?	21	201	10.4%

other reasons (more than one response allowed) (continued)	yes	N	%
Is it because there are no community college programs that interest you?	16	201	8.0%
Is it because you there are no colleges close to you?	20	201	10.0%
Is it because you need to stay at home with children?	32	201	15.9%

Respondents who potentially qualified for tuition assistance also provided general explanations for their decisions not to receive the full range of benefits available to them. For this group, these explanations are given below:

TABLE 11B: REASONS FOR NON-RECEIPT OF TUITION ASSISTANCE

non-benefit-specific reasons (more than one response allowed)	yes	N	%
You don't want to rely on welfare.	190	263	72.2%
You own a car and do not want to sell it.	129	270	47.8%
You will be making more money soon.	117	255	45.9%
You didn't want to deal with DSHS.	116	267	43.4%
You would find going to the office embarrassing or uncomfortable.	89	265	33.6%
You are working and cannot take time off to apply.	46	272	16.9%
You didn't want anyone asking your employer how much you earn.	45	268	16.8%
You don't know how to apply for benefits.	43	273	15.8%
You are not a citizen of the US.	21	273	7.7%
You thought receiving other benefits might affect your 5-year time limit on TANF.	19	262	7.3%
You thought receiving benefits might affect your immigration status.	5	271	1.8%

Quite a few characteristics had significant impacts on the reasons given for not receiving tuition assistance, most notably the number of adults in the household:

TABLE 12: FACTORS CORRELATING WITH TUITION ASSISTANCE REASONS

Household income	85% and under	86-125%	126-200%			N
Is it because you make too much money to be eligible for financial assistance?	3.1%	18.4%				238
You will be making more money soon.	55.7%	38.7%				239
Is it because your application is in process?	18.1%	3.5%				209
urban / rural household location	urban	rural				N
You didn't want to deal with DSHS.	48.5%	29.6%				267
Is it because you there are no colleges close to you?	5.4%	22.2%				201
You thought receiving other benefits might affect your 5-year time limit on TANF.	9.3%	1.4%				262
number of children in household	1 child	2 children	3 children	4 or more children		N
Are you not going to school because you can't afford to go?		67.0%		36.4%		201
number of adults in household	1 adult	2 or more adults				N
You are not a citizen of the US.	2.4%	10.1%				272
Is it because your application is in process?	16.4%	6.7%				222
Is it because you make too much money to be eligible for financial assistance?	5.2%	15.3%				253

number of adults in household (continued)	1 adult	2 or more adults				N
Is it because you there are no colleges close to you?	3.3%	12.9%				200
Would you like more education?	74.1%	63.4%				410
eastern / western Washington household	west	east				N
You would find going to the office embarrassing or uncomfortable.	39.8%	24.0%				265
Is it because you can get by without these benefits?	18.3%	32.1%				201
Is it because you would have to go into debt, and you don't want to do that?	40.0%	55.6%				201

Medicaid: A large majority of the sample does receive Medicaid; therefore, the numbers of respondents to the section on ‘why don’t you receive Medicaid’ were relatively small. Because actual Medicaid eligibility is complex, for the purposes of this study, household up to 125% FPL were included, capturing TANF and most former-TANF recipients who may be receiving transitional Medicaid benefits.

Of the 501 respondents, 299 had incomes at 125% FPL or below, and 225 of these received Medicaid, leaving 74 potential respondents (2 of whom chose to skip the section), of whom five had never heard of the program.

TABLE 13A: REASONS FOR NON-RECEIPT OF MEDICAID

mutually exclusive responses ('yes' generates skip to next benefit section)	yes	N	%
Is it because you never heard of Medicaid?	5	72	6.9%
Is it because you make too much money to be eligible?	25	67	37.3%
Is it because your application is in process?	1	42	2.4%
Is the reason because you applied, and were told you can't get Medicaid?	5	41	12.2%
other reasons (more than one response allowed)			
Is the reason because it was too much hassle to apply?	2	36	5.6%
Is it because you can get by without these benefits?	16	36	44.4%
Is it because you used to get Medicaid, but you didn't like the rules? (generates skip)	1	36	2.8%
Is it because you were on Medicaid, but were recently terminated? (generates skip)	5	35	14.3%
Is it because you used to receive Medicaid, but now have insurance through work? (generates skip)	4	30	13.3%
Is it because you will be getting insurance through work soon? (generates skip)	3	26	11.5%
Is it because your children get Medicaid, but you don't need it because you're healthy?	1	23	4.3%
Is it because your whole family is healthy, so you don't need it?	3	23	13.0%
Is it because you don't need Medicaid because you take care of your health care yourselves?	8	23	34.8%
Is it because you have insurance through work?	3	23	13.0%

Respondents who potentially qualified for Medicaid also provided general explanations for their decisions not to receive the full range of benefits available to them. For this group, these explanations are given below:

TABLE 13B: REASONS FOR NON-RECEIPT OF MEDICAID

non-benefit-specific reasons (more than one response allowed)	yes	N	%
You don't want to rely on welfare.	54	72	75.0%
You would find going to the office embarrassing or uncomfortable.	27	74	36.5%
You didn't want to deal with DSHS.	33	74	44.6%
You will be making more money soon.	24	74	32.4%
You didn't want anyone asking your employer how much you earn.	12	74	16.2%
You thought receiving benefits might affect your immigration status.	1	74	1.4%
You thought receiving other benefits might affect your 5-year time limit on TANF.	5	74	6.8%
You don't know how to apply for benefits.	19	74	25.7%
You are working and cannot take time off to apply.	14	74	18.9%
You are not a citizen of the US.	3	74	4.1%
You own a car and do not want to sell it.	40	74	54.1%

There was only one significant correlation between characteristics and a reason given for not receiving Medicaid:

TABLE 14: FACTORS CORRELATING WITH MEDICAID REASONS

eastern / western Washington household	west	east	N
Is it because you don't need Medicaid because you take care of your health care yourselves?	15.4%	60.0%	23

Temporary Aid for Needy Families: Although income guidelines were similar to Medicaid's, far fewer potentially eligible households received TANF, so the pool of respondents who answered the TANF non-receipt section was larger. Of the 501 respondents, 176 met TANF income guidelines, and 70 of these received TANF. Of the 106 remaining, 31 had never heard of TANF, although interviewers described the program in a variety of ways.

TABLE 15A: REASONS FOR NON-RECEIPT OF TANF

mutually exclusive responses ('yes' generates skip to next benefit section)	yes	N	%
Is it because you've never heard of TANF?	31	106	29.2%
Is it because you make too much money to be eligible?	41	75	54.7%
Is it because your application is in process?	2	34	5.9%
Is it because you applied and were told you can't get it?	7	32	21.9%
other reasons (more than one response allowed)			
Is it because you can get by without these benefits?	16	25	64.0%
Is it because it was too much hassle to apply?	9	25	36.0%
Is it because you were eligible, but it was for such a small amount it wasn't worth the trouble?	7	25	28.0%
Is it because you used to be on TANF, but didn't like the rules?	4	25	16.0%
Is it because you don't think you're eligible?	2	25	8.0%

Respondents who potentially qualified for TANF gave the following general explanations for their decisions not to receive the full range of benefits available to them:

TABLE 15B: REASONS FOR NON-RECEIPT OF TANF

non-benefit-specific reasons (more than one response allowed)	yes	N	%
You don't want to rely on welfare.	54	72	75.0%
You own a car and do not want to sell it.	40	74	54.1%
You didn't want to deal with DSHS.	33	74	44.6%
You would find going to the office embarrassing or uncomfortable.	27	74	36.5%
You will be making more money soon.	24	74	32.4%
You don't know how to apply for benefits.	19	74	25.7%
You are working and cannot take time off to apply.	14	74	18.9%
You didn't want anyone asking your employer how much you earn.	12	74	16.2%
You thought receiving other benefits might affect your 5-year time limit on TANF.	5	74	6.8%
You are not a citizen of the US.	3	74	4.1%
You thought receiving benefits might affect your immigration status.	1	74	1.4%

There were a few characteristics that significantly affected respondents' reasons for not receiving TANF:

TABLE 16: FACTORS CORRELATING WITH TANF REASONS

number of adults in household	1 adult	2 or more adults				N
Is it because you've never heard of TANF?	15.2%	36.1%				105
eastern / western Washington household	west	east				N
Is it because it was too much hassle to apply?	20.0%	60.0%				25
You will be making more money soon.	43.9%	64.9%				94
age of youngest child in household	infant	preschool (2-4)	elementary (5-8)	middle (9-12)	teen (13-17)	N
You own a car and do not want to sell it.	27.3%	54.8%				106

Supplemental Nutrition Program for Women, Infants and Children: The WIC program is open to individuals who are pregnant or have a child under the age of 5. Of the 501 respondents, 238 met these criteria, and 114 of these were receiving WIC. Of the remaining 124, 14 had never heard of WIC, leaving 110 other respondents. Their reasons for non-receipt of WIC were:

TABLE 17A: REASONS FOR NON-RECEIPT OF WIC

mutually exclusive responses ('yes' generates skip to next benefit section)	yes	N	%
Is it because you've never heard of [WIC]?	14	124	11.3%
Is it because you make too much money to be eligible?	51	110	46.4%
Is it because your application is in process?	4	59	6.8%
Is it because you used to get WIC, but did not like the program?	9	55	16.4%
Is it because you applied but were told you did not qualify?	2	46	4.3%
Is it because there is no WIC office near where you live?	2	44	4.5%

other reasons (more than one response allowed)	yes	N	%
Is it because you can get by without these benefits?	30	42	71.4%
Is it because you don't think your family qualifies?	8	42	19.0%
Is it because it was too much hassle to apply?	6	42	14.3%

Respondents who potentially qualified for WIC gave the following general explanations for their decisions not to receive the full range of benefits available to them:

TABLE 17B: REASONS FOR NON-RECEIPT OF WIC

non-benefit-specific reasons (more than one response allowed)	yes	N	%
You don't want to rely on welfare.	95	126	75.4%
You will be making more money soon.	62	122	50.8%
You own a car and do not want to sell it.	58	125	46.4%
You didn't want to deal with DSHS.	49	125	39.2%
You would find going to the office embarrassing or uncomfortable.	39	121	32.2%
You don't know how to apply for benefits.	21	127	16.5%
You are working and cannot take time off to apply.	20	128	15.6%
You didn't want anyone asking your employer how much you earn.	18	125	14.4%
You thought receiving other benefits might affect your 5-year time limit on TANF.	9	122	7.4%
You are not a citizen of the US.	5	128	3.9%
You thought receiving benefits might affect your immigration status.	2	126	1.6%

There were a few responses that were affected by household characteristics:

TABLE 18: FACTORS CORRELATING WITH WIC REASONS

Household income	85% and under	86-125%	126-200%	N
You would find going to the office embarrassing or uncomfortable.	50.0%	26.3%		112
Is it because you make too much money to be eligible?	16.7%	61.5%		95
number of adults in household	1 adult	2 or more adults		N
Is it because you make too much money to be eligible?	20.0%	58.0%		101
eastern / western Washington household	west	east		N
You don't want to rely on welfare.	69.0%	88.1%		126
Is it because you've never heard of [WIC]?	15.5%	2.5%		124

Working Connections Child Care Subsidies: Eligibility for the Working Connections program is complex; along with an income threshold of 200% FPL, parents must be working, and there cannot be another non-working parent in the home. The exceptions are TANF recipients, who can receive WCCC subsidies while participating in WorkFirst activities. To approximate these requirements, the survey section includes single parents who are working, two-parent families where both are working, and TANF recipients. In all cases, there must be a child under the age of thirteen in the home.

Of the 501 respondents, 207 met the requirements above. Of these, 62 were receiving Working Connections, leaving 145 potential respondents for the benefit-specific question. Among the 145 benefit-specific respondents, 26 had never heard of Working Connections.

TABLE 19A: REASONS FOR NON-RECEIPT OF WCCC

mutually exclusive responses ('yes' generates skip to next benefit section)	yes	N	%
Is it because you didn't know there was a program for some families to help pay for child care?	26	145	17.9%
Is it because you make too much money to be eligible?	50	119	42.0%
Is it because your application is in process?	3	69	4.3%
Is it because you applied but were told you can't get it?	4	66	6.1%
other reasons (more than one response allowed)			
Is it because you can get by without these benefits?	46	62	74.2%
Is it because you don't need it - you have arrangements with a relative, friend or neighbor?	41	62	66.1%
Is it because you don't need it - your children care for themselves?	14	62	22.6%
Is it because you didn't think you would qualify (you haven't applied)?	10	62	16.1%
Is it because it is too confusing or too much hassle?	7	62	11.3%
Is it because the co-payment was too much?	5	62	8.1%
Is it because your provider doesn't want to deal with DSHS?	3	62	4.8%
Is it because DSHS won't pay your provider because they're not licensed?	2	62	3.2%
Is it because you are not working?	4	62	6.5%
Is it because DSHS won't pay your provider because they charge too much?	1	62	1.6%
Is it because DSHS won't pay your provider because of the background check?	0	62	0.0%
Is it because you contacted DSHS but got no response?	0	61	0.0%
Is it because you can't find a provider that speaks your language?	0	62	0.0%
Is it because you do not have transportation to child care providers?	0	62	0.0%

Respondents who potentially qualified for WCCC gave the following general explanations for their decisions not to receive the full range of benefits available to them.

TABLE 19B: REASONS FOR NON-RECEIPT OF WCCC

non-benefit-specific reasons (more than one response allowed)			
You don't want to rely on welfare.	122	182	67.0%
You own a car and do not want to sell it.	87	184	47.3%
You will be making more money soon.	73	171	42.7%
You didn't want to deal with DSHS.	68	181	37.6%
You would find going to the office embarrassing or uncomfortable.	52	180	28.9%
You are working and cannot take time off to apply.	30	182	16.5%
You didn't want anyone asking your employer how much you earn.	24	186	12.9%
You don't know how to apply for benefits.	21	186	11.3%
You thought receiving other benefits might affect your 5-year time limit on TANF.	10	180	5.6%
You are not a citizen of the US.	6	187	3.2%
You thought receiving benefits might affect your immigration status.	1	185	0.5%

Three responses were related to respondent characteristics:

TABLE 20: FACTORS CORRELATING WITH WCCC REASONS

Income	85% and under	86-125%	126-200%		N
You thought receiving other benefits might affect your 5-year time limit on TANF.	7.8%		1.4%		175
Is it because you make too much money to be eligible?	20.0%		68.4%		112
number of children in household	1 child	2 children	3 children	4 or more children	N
Is it because you don't need it - your children care for themselves?	5.3%		30.2%		62

Administrative records of benefits received

The survey asked whether respondents would allow researchers to look at their state administrative records, and match actual receipt of benefits with survey responses. Just over half (57.2%) of respondents gave this permission. These 287 individuals were matched with administrative data from the Washington State Department of Social and Health Services Automated Client Eligibility System (ACES) to track their TANF, food stamps, and Medicaid receipt. They were also matched to the Department of Health's WIC database and the Working Connections child care subsidy program database.¹⁷

The ACES data match yielded 201 individuals with some record of benefit receipt. Specific benefits received were:

TABLE 21: DSHS BENEFIT HISTORY IN ADMINISTRATIVE RECORDS

	TANF		Food Stamps		Medicaid		WCCC	
No record of receipt	182	63.4%	136	47.4%	165	57.5%		
Received within past 2 years	67	23.3%	119	41.5%	95	33.1%		
Received more than 2 years prior to survey	38	13.2%	32	11.1%	27	9.4%		

For the most part, respondents who reported receiving the above benefits at the time of the survey showed up in administrative records as well (94.6% for food stamps, 74% for TANF). The match was weaker for Medicaid, where only 52% of those who said they received Medicaid showed as receiving Family or Transitional benefits.¹⁸

Respondents who had a history of benefit receipt did not, however, differ significantly from other respondents in the reasons they chose for not currently receiving benefits, except on those items where the causation was self-evident.

¹⁷ Matches to the State Board of Community and Technical Colleges for tuition receipt yielded very low results, not worth analysis. Without state income tax records, matches to the federal EITC were not practical. Matches to the WCCC and WIC databases are forthcoming.

¹⁸ There are two feasible explanations—a number of the missing records could be for other types of Medicaid, such as blind/disabled, and some respondents may not accurately know their Medicaid status if they have not used medical services in that month.

Conclusions

In some cases, the reason that potentially-eligible families were not receiving benefits was simply that they were not aware the benefit existed. This was particularly true for the EITC, and to a lesser extent for tuition assistance, WIC, WCCC and TANF. For all benefits, however the majority of respondents were aware that the benefit existed.

Among those who were aware of each benefit, the most frequent explanation for non-receipt of a benefit was that the respondent believed that they made too much money to be eligible. This is despite the fact that, to as great a degree as possible, only households that met program income limits were included in the analysis for each benefit. This finding implies that many likely-eligible households do not consider themselves poor enough to receive public benefits, and do not perceive that many of these benefits are meant to support the working poor.

Second to income eligibility was the more specific generic response, that the family “can get by without these benefits.” The implication here is either that: others are more needy than they, and the benefits should be reserved for poorer families; or they have a personal objection to receiving public benefits. Given that over 80% of the sample receives Medicaid, the latter is not an absolute belief. Many respondents stated generally that “they don’t want to rely on welfare” and then went on to answer specific benefit sections with they “can get by without these benefits,” implying that families are struggling to keep their receipt of public benefits to a minimum for personal, value-laden reasons.

Two benefit sections fell outside the patterns described above. Most respondents to questions about tuition assistance who had heard of the benefits either had no time for school, or believed that school was unaffordable to them despite financial aid. For child care subsidies, along with the knowledge and income eligibility explanations discussed above, a large number of parents had “arrangements with a relative, friend, or neighbor.” Either the specific situation was such that this arrangement was not reimbursable, the parent was not aware that such an arrangement could be subsidized, or the parent chose not to receive the subsidy for this arrangement.

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